

Information to identify the case:

Debtor 1 **Alan Lane Post**
First Name Middle Name Last Name
Debtor 2 **Pamela Post**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1152**
EIN **-----**
Social Security number or ITIN **xxx-xx-2702**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-24454-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alan Lane Post

Pamela Post

5/18/20

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Alan Lane Post
 Pamela Post
 Debtors

Case No. 14-24454-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 50

Date Rcvd: May 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2020.

db/jdb +Alan Lane Post, Pamela Post, 415 Homeland Avenue, Pittsburgh, PA 15207-2437
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13951442 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2222 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 13951441 Citi, PO Box 6931, The Lakes, NV 88901-6931
 13951443 +CitiFinancial Retail Services, Po Box 22066, Tempe, AZ 85285-2066
 13989217 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13951447 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive, Second Floor, Pittsburgh, PA 15212-5860
 13951448 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231 (address filed with court: First Horizon Home Loan, 4000 Horizon Way, Irving, TX 75063)
 13951449 +First National Bank of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 13978134 +First National Bank of Pa., 4140 East State St, Hermitage, PA 16148-3401
 13951452 +Kia Motors Finance, Po Box 20815, Fountain Valley, CA 92728-0815
 14023046 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO BOX 630267, Irving, TX 75063)
 13951456 Peter J. Ashcroft, Esquire, Suite 2200, Gulf Tower, Pittsburgh, PA 15219
 13989216 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14016389 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2020 03:35:02 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 13951436 +EDI: HFC.COM May 19 2020 06:58:00 Best Buy, Retail Services, PO Box15521, Wilmington, DE 19850-5521
 13951437 EDI: CAPITALONE.COM May 19 2020 06:58:00 Capital One, Po Box 85520, Richmond, VA 23285
 13962408 +EDI: CAPITALONE.COM May 19 2020 06:58:00 Capital One, by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083
 13977169 EDI: CAPITALONE.COM May 19 2020 06:58:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13951438 +EDI: BASSASSOC.COM May 19 2020 06:58:00 Capital One,, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
 13951444 +E-mail/PDF: creditonbknotifications@resurgent.com May 19 2020 03:39:55 Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
 13962414 E-mail/PDF: DellBKNotifications@resurgent.com May 19 2020 03:40:26 Dell Financial Services, PO Box 6403, Carol Stream, IL 60197
 13951461 E-mail/PDF: DellBKNotifications@resurgent.com May 19 2020 03:39:59 Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682
 14013123 +E-mail/Text: kbarkley@bernsteinlaw.com May 19 2020 03:35:24 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
 13962416 EDI: BASSASSOC.COM May 19 2020 06:58:00 ECAST FOB HRS USA, Bass & Associates, P.C., 3936 E Ft Lowell Rd Ste 200, Tucson, AZ 85712-1083
 13951445 +E-mail/PDF: resurgentbknotifications@resurgent.com May 19 2020 03:39:57 East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 14014525 +E-mail/PDF: resurgentbknotifications@resurgent.com May 19 2020 03:39:56 East Bay Funding, LLC its successors and assigns, as assignee of CR Evergreen, LLC, Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 13951450 +EDI: RMSC.COM May 19 2020 06:58:00 Gemb/Sams Club Dc, Po Box 981400, El Paso, TX 79998-1400
 13951451 +EDI: CITICORP.COM May 19 2020 06:58:00 Goodyear/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 13951439 EDI: JPMORGANCHASE May 19 2020 06:58:00 Chase, Po Box 15153, Wilmington, DE 19886-5153
 13951440 EDI: JPMORGANCHASE May 19 2020 06:58:00 Chase, Po Box 15298, Wilmington, DE 19850
 14023840 +EDI: FORD.COM May 19 2020 06:58:00 Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
 13951454 E-mail/PDF: resurgentbknotifications@resurgent.com May 19 2020 04:00:38 LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13951453 E-mail/Text: cslehigh@pacsces.com May 19 2020 03:35:23 Lehigh Co Drs, 523 Hamilton St, Allentown, PA 18101
 13962425 +E-mail/Text: Bankruptcies@nragroup.com May 19 2020 03:35:32 National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
 13951455 +E-mail/Text: Bankruptcies@nragroup.com May 19 2020 03:35:32 National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
 13951457 EDI: PRA.COM May 19 2020 06:58:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 13951458 +EDI: PRA.COM May 19 2020 06:58:00 PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914
 13962429 +EDI: PRA.COM May 19 2020 06:58:00 PRA Receivables Management, As Agent of Portfolio Recovery Assocs., P.O. Box 12914, Norfolk, VA 23541-0914

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 50

Date Rcvd: May 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13951459 E-mail/PDF: resurgentbknotifications@resurgent.com May 19 2020 03:39:58
Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826
13951460 +EDI: CITICORP.COM May 19 2020 06:58:00 The Home Depot/Cbsd, Po Box 6497,
Sioux Falls, SD 57117-6497
13962432 +EDI: WFFC.COM May 19 2020 06:58:00 Wells Fargo, PO Box 14487, Des Moines, IA 50306-3487
13963975 EDI: WFFC.COM May 19 2020 06:58:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438
13962434 +EDI: WFFC.COM May 19 2020 06:58:00 Wf Crd Svc, Po Box 10438, Des Moines, IA 50306-0438
13962433 +EDI: WFFC.COM May 19 2020 06:58:00 Wf Crd Svc, 3201 N 4th Ave,
Sioux Falls, SD 57104-0700
13951462 +EDI: WFFC.COM May 19 2020 06:58:00 Wff Cards, 3201 N 4th Ave,
Sioux Falls, SD 57104-0700
13962436 +EDI: WFFC.COM May 19 2020 06:58:00 Wffinance, 800 Walnut St, Des Moines, IA 50309-3504
13962417 +EDI: ECAST.COM May 19 2020 06:58:00 eCAST Settlement Corp,
assignee of Chase Bank USA, N.A., POB 29262, New York, NY 10087-9262
13951446 +EDI: ECAST.COM May 19 2020 06:58:00 eCAST Settlement Corp, PO Box 29262,
New York, NY 10087-9262

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr City and School District of Pittsburgh
cr Duquesne Light Company
cr First Horizon Home Loans a division of First Tenne
cr NATIONSTAR MORTGAGE LLC
cr Pittsburgh Water & Sewer Authority
cr* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
13962407* +Best Buy, Retail Services, PO Box 15521, Wilmington, DE 19850-5521
13962412* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2222
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
13962409* +Capital One, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
Tucson, AZ 85712-1083
13962411* Citi, PO Box 6931, The Lakes, NV 88901-6931
13962413* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
13962431* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)
13962415* +East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
13962418* ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231
(address filed with court: First Horizon Home Loan, 4000 Horizon Way, Irving, TX 75063)
13962419* +First National Bank of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
13962420* +Gemb/Sams Club Dc, Po Box 981400, El Paso, TX 79998-1400
13962421* +Goodyear/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
13962410* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15153, Wilmington, DE 19886-5153)
13962422* +Kia Motors Finance, Po Box 20815, Fountain Valley, CA 92728-0815
13962424* LNVN Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13962423* Lehigh Co Drs, 523 Hamilton St, Allentown, PA 18101
13962426* +National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
13962427* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
13962428* +PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914
13962430* Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826
13973628* Wells Fargo Bank N.A., PO Box 10438, Des Moines, IA 50306-0438
13965736* Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
13962435* +Wff Cards, 3201 N 4th Ave, Sioux Falls, SD 57104-0700

TOTALS: 5, * 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 50

Date Rcvd: May 18, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor First Horizon Home Loans a division of First Tennessee Bank National Association andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com, cnoroski@grblaw.com
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Plaintiff Alan Lane Post ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Plaintiff Pamela Post ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Joint Debtor Pamela Post ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Alan Lane Post ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTeinlaw.com, ckutch@ecf.courtdrive.com;acarr@berNSTeinlaw.com
Ronda J. Winnecour cmeccf@chapter13trusteeWDPA.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 14